

HOUSE OF BREAD

England & Wales · Charity number 1155425

Details

Other names	HOB STAFFORD
Status	Registered
Legal form	Other
Registered	2014-01-22
Register	View on the Charity Commission register

Contact

Address	1B Romford Road Stafford ST16 3DZ
Phone	01785 243492
Email	will@hobstafford.co.uk
Website	www.hobstafford.co.uk

Activities

Objects: THE CHARITY'S OBJECTS SHALL BE TO RELIEVE FINANCIAL HARDSHIP, SICKNESS AND NEED FOR PERSONS IN STAFFORD AND THE SURROUNDING AREA, IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF FOOD AND ADVICE.

Activities: The object of the group shall be: To provide a safe environment for those in need to come together and share a meal, make new friends and be amongst people who care without judging them. To provide a network of support and involve the goodwill and involvement of the wider community. To benefit those individuals in need, including the homeless and vulnerable.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£123,025	£151,659	-	-
2023-08-31	£153,457	£116,921	-	-
2022-08-31	£95,657	£100,697	-	-
2021-08-31	£104,968	£97,988	-	-
2020-08-31	£139,302	£104,478	-	-

Trustees

Name	Role	Appointed
CHRIS KNIGHT	Chair	2013-12-23
Dr David Richard Haig-Ferguson		2024-10-15
Lydia Rachael Price		2024-01-16
PETER BARROW		2017-09-07
RON DAVIS		2013-12-23

HOUSE OF BREAD

England & Wales - Charity number 1155425

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2023		31	08	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Knight	Chair		
2	Peter Barrow			
3	Ron Davis	Treasurer		
4	Franziska Herring			
5	Lydia Price		Appointed 16/01/24	
6	Jane Whitney-Cooper		Resigned 09/05/2024	
7				
8				
9				
10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Will Morris - Director

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by trustee body

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- Policies – we continued to make use of Trustee expertise for policy development. We have a rolling programme to ensure all our policies are up to date and fit for purpose
- Organisational Structure – we regularly review our structure. During this period, we have employed a cafe manager, a collections and deliveries manager and a catering manager to release the burden on the Director of House of Bread. We also have had the advantage of excellent volunteer case workers and senior manager operating to high standards in an unpaid capacity.
- We have developed really good relationships with other organisations in both the public sector and other charities serving the needs of our friends and they often hold drop-in clinics on our premises.
- Major risks are considered at the Trustees' meeting, and we agree action to mitigate the risks. Each month we also review any incidents that have occurred and discuss any follow up action necessary.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity's objectives shall be to relieve financial hardship, sickness and need for persons in Stafford and the surrounding area, in particular, but not exclusively by the provision of food and advice.

The main access points to HoB services are through our open access cafe which provides regular meals for our friends. We run activities, by invitation only, for those that are vulnerable e.g. Bread Church where participants meet and share together while making two loaves of bread - one for themselves and one to give away. We also provide a food bank and clothes bank.

The Trustees understand and accept the responsibility to ensure the charity operates for public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

We are grateful to all our volunteers who give up so much time and energy to support the friends who use our services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The HoB continues to successfully help support the homeless and vulnerable in Stafford and surrounding areas, making a real difference to people's lives. We not only provide practical support in terms of food and clothing but build trust with our friends and are able to journey with them in getting the support from the statutory agencies they need to give them opportunity to get back on their feet.

This year has continued to see the development of partnerships. This has included our local statutory providers and related charity partners. We have also started the process of bidding to become a partner with the charity Turning Point and a local NHS Trust by providing a Crisis Cafe with the aim of reducing A&E attendances.

This increase in relationships has allowed us to deliver more help at the point of crisis and develop casework support. However, the number of friends who we support has also increased, stretching our services. We are also aware of the heavy demands placed on statutory providers' already pressurised provision, which then impacts on the charity.

The building of resilience within the organisation has continued to be a major focus providing greater assurance to the trustee body and building on the lived experience of our 14 years.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity reserves policy is to have sufficient funds in hand to wind down the activities of the charity should this be necessary. This means keeping sufficient funds to cover the minimum notice period of any contractual obligation.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our main sources of income were:

Donations – 60%
Grants – 26%
Fundraising activities – 9%
Gift Aid – 2%

Our main expenditure was:

Staff – 53%
Rent and occupation costs - 17%

House of Bread is a charity which relies on the amazing generosity and commitment of the community to meet our aims.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Christopher Knight

Position (eg Secretary, Chair, etc)

Chair

Date 17/06/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name House of Bread	No (if any) 1155425
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Receipts and payments accounts

CC16a

For the period from	Period start date 01/09/2023	To	Period end date 31/08/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	73,496		-	73,496	108,439
Grants	12,237	20,000	-	32,237	29,075
Fundraising	11,297		-	11,297	11,382
Cash for Clothes	2,087		-	2,087	1,423
Bank interest	1,333		-	1,333	392
Gift aid receipts	2,576		-	2,576	2,746
			-	-	-
			-	-	-
Sub total (Gross income for AR)	103,025	20,000	-	123,025	153,457
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	103,025	20,000	-	123,025	153,457
A3 Payments					
Equipment Repairs and Maintenance	1,995	1,094	-	3,089	1,115
Food and Beverage - Activity Costs	6,996		-	6,996	5,203
Staff remuneration	74,434	6,124	-	80,559	63,100
Mobile and Telephone	477		-	477	474
Internet and IT expenses	4,024		-	4,024	1,970
Marketing and Publicity	2,696		-	2,696	1,131
Insurance	1,203		-	1,203	1,420
Equipment Hire and Fuel	20,178	500	-	20,678	7,615
Admin and Miscellaneous Expenses	5,602		-	5,602	6,235
Rent and Occupation Costs	12,825	13,510	-	26,335	28,658
			-		
Sub total	130,431	21,228	-	151,659	116,921
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	130,431	21,228	-	151,659	116,921
Net of receipts/(payments)	- 27,406	- 1,228	-	- 28,634	36,536
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	92,921	2,056	-	94,977	58,441
Cash funds this year end	65,515	828	-	66,343	94,977

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	65,456	828	-
	Cash in hand	59	-	-
		-	-	-
	Total cash funds	65,515	828	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

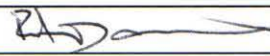

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Shelving	Unrestricted	-	-
	Kitchen Extractor	Unrestricted	-	-
	Van	Unrestricted	-	-
	Commercial Cooker	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R. A. DAVIS	26.2.25
	L. R. PRICE	27.2.25



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2024	Charity no (if any)	1155425
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Set out on pages

1 - 2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2024.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 06 / 02 / 2025

Name: Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

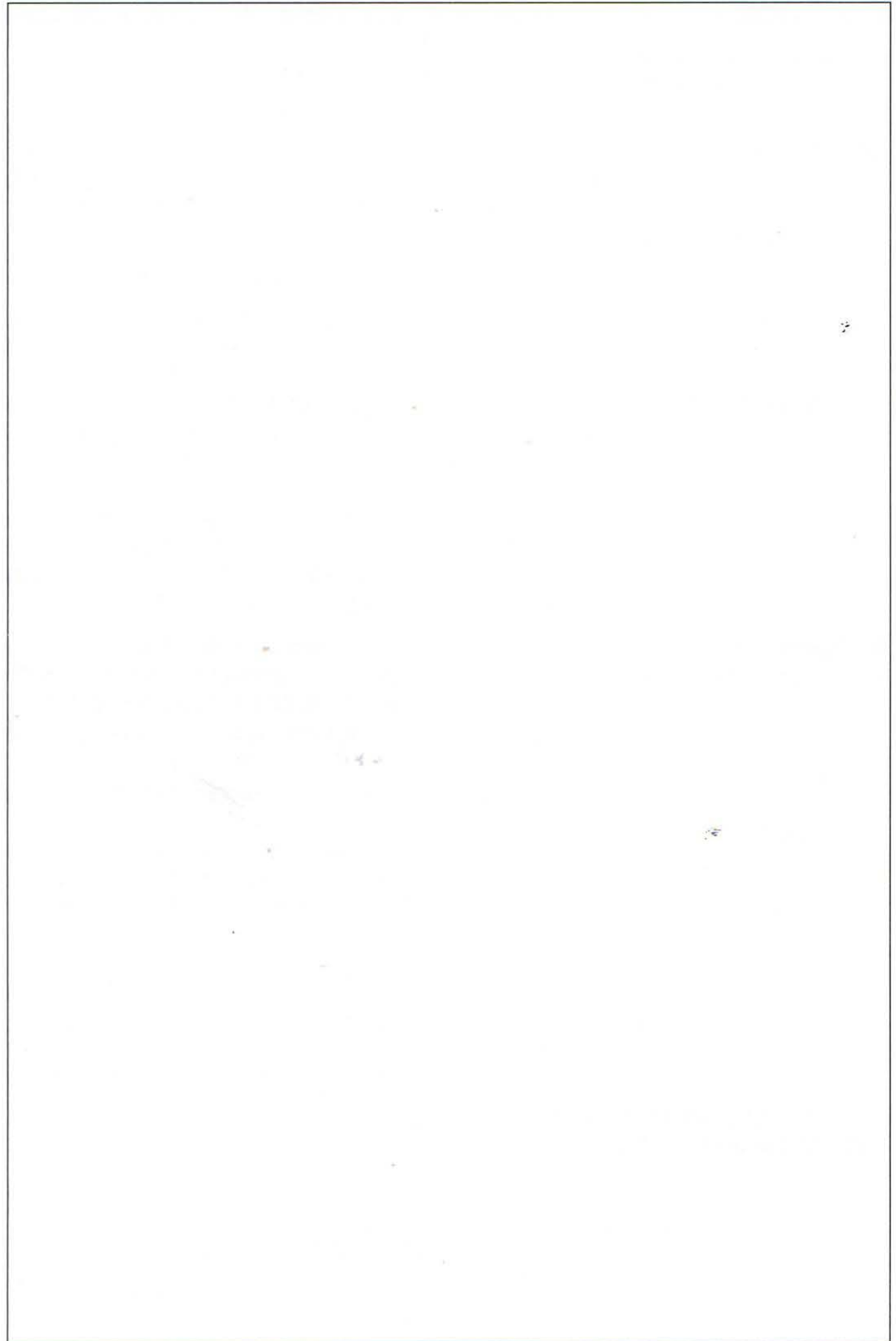
ICAEW

Address:

16 Dewsbury Crescent
Stafford
ST18 0YW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HOUSE OF BREAD

England & Wales - Charity number 1155425

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2022		31	08	2023

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Knight	Chair		
2	Peter Barrow			
3	Tracey Cook		Stepped down 14/11/22	
4	Ron Davis			
5	Franziska Herring			
6	Jane Whitney-Cooper			
7				
8				
9				
10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Will Morris - Director

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by trustee body

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- Policies – we continued to make use of Trustee expertise for policy development. We have a rolling programme to ensure all our policies are up to date and fit for purpose
- Organisational Structure – we regularly review our structure. We have employed a cafe manager, a collections and deliveries manager and a catering manager to release the burden on the Director of House of Bread. We also have had the advantage of excellent volunteer case workers and senior manager operating to high standards in an unpaid capacity.
- We have developed really good relationships with other organisations in both the public sector and other charities serving the needs of our friends and they often hold drop-in clinics on our premises.
- Major risks are considered at the Trustees' meeting, and we agree action to mitigate the risks. Each month we also review any incidents that have occurred and discuss any follow up action necessary.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity's objectives shall be to relieve financial hardship, sickness and need for persons in Stafford and the surrounding area, in particular, but not exclusively by the provision of food and advice.

The main access points to HoB services are through our open access cafe which provides regular meals for our friends. We run activities, by invitation only, for those that are vulnerable e.g. Bread Church where participants meet and share together while making two loaves of bread - one for themselves and one to give away. We also provide a food bank and clothes bank.

The Trustees understand and accept the responsibility to ensure the charity operates for public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

We are grateful to all our volunteers who give up so much time and energy to support the friends who use our services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The HoB continues to successfully help support the homeless and vulnerable in Stafford and surrounding areas, making a real difference to people's lives. We not only provide practical support in terms of food and clothing but build trust with our friends and are able to journey with them in getting the support from the statutory agencies they need to give them opportunity to get back on their feet.

This year has continued to see the development of partnerships. This has included our local statutory providers and related charity partners.

This increase in relationships has allowed us to deliver more help at the point of crisis and develop casework support. However, the number of friends who we support has also increased, stretching our services. We are also aware of the heavy demands placed on statutory providers' already pressurised provision, which then impacts on the charity.

The building of resilience within the organisation has continued to be a major focus providing greater assurance to the trustee body and building on the lived experience of our 14 years.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity reserves policy is to have sufficient funds in hand to wind down the activities of the charity should this be necessary. This means keeping sufficient funds to cover the minimum notice period of any contractual obligation.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our main sources of income were:

Donations – 71%
Grants – 19%
Fundraising activities – 7%
Gift Aid – 2%

Our main expenditure was:

Staff – 54%
Rent and occupation costs - 25%

House of Bread is a charity which relies on the amazing generosity and commitment of the community to meet our aims.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Christopher Knight

Position (eg Secretary, Chair, etc)

Chair

Date

27/06/2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
House of Bread

No (if any)
1155425

Receipts and payments accounts

CC16a

For the period from	Period start date 01/09/2022	To	Period end date 31/08/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	108,439		-	108,439	74,213
Grants	22,075	7,000	-	29,075	8,740
Fundraising	11,382		-	11,382	9,185
Cash for Clothes	1,423		-	1,423	965
Bank interest	392		-	392	37
Gift aid receipts	2,746		-	2,746	2,516
			-	-	-
			-	-	-
Sub total (Gross income for AR)	146,457	7,000	-	153,457	95,657
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	146,457	7,000	-	153,457	95,657
A3 Payments					
Equipment Repairs and Maintenance	1,115		-	1,115	4,778
Food and Beverage - Activity Costs	5,203		-	5,203	3,008
Staff remuneration	58,207	4,892	-	63,100	60,129
Mobile and Telephone	474		-	474	456
Internet and IT expenses	1,037	933	-	1,970	887
Marketing and Publicity	1,131		-	1,131	519
Insurance	1,420		-	1,420	1,069
Equipment Hire and Fuel	7,615		-	7,615	5,209
Admin and Miscellaneous Expenses	6,201	34	-	6,235	2,996
Rent and Occupation Costs	26,043	2,615	-	28,658	21,646
			-		
Sub total	108,446	8,474	-	116,921	100,697
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	108,446	8,474	-	116,921	100,697
Net of receipts/(payments)	38,010	- 1,474	-	36,536	- 5,040
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	54,910	3,531	-	58,441	63,481
Cash funds this year end	92,921	2,056	-	94,977	58,441

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	92,921	2,056	-
		-	-	-
		-	-	-
	Total cash funds	92,921	2,056	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

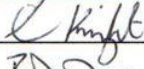
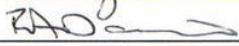
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Shelving	Unrestricted	-	-
	Kitchen Extractor	Unrestricted	-	-
	Van	Unrestricted	-	-
	Commercial Cooker	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	C KNIGHT	8/3/24
	R A DAVIS	11.3.24



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2023
**Charity no
(if any)** 1155425

Set out on pages

1 - 2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 16 / 02 / 2024

Name: Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

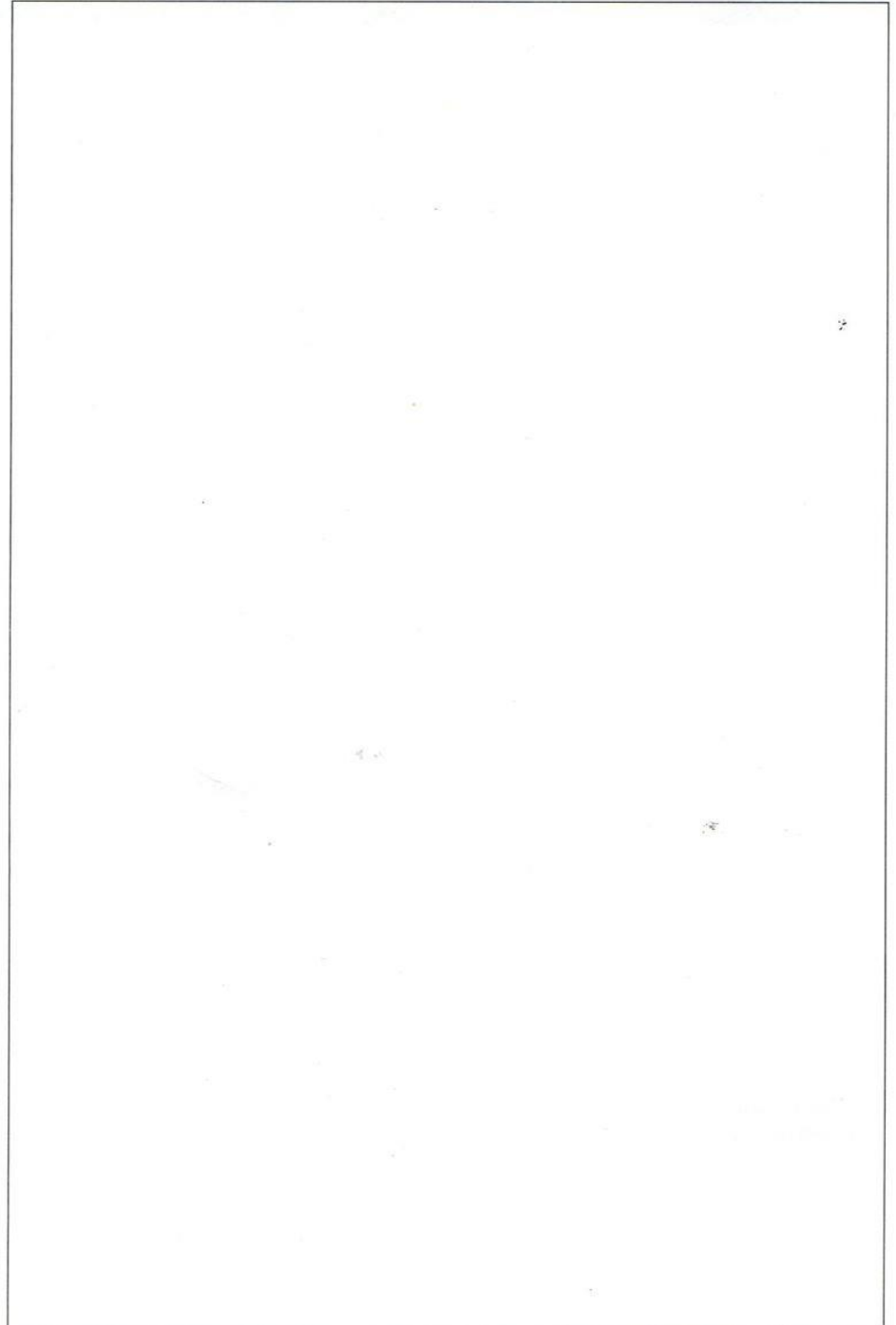
16 Dewsbury Crescent
Stafford
ST18 0YW

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HOUSE OF BREAD

England & Wales - Charity number 1155425

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2021		31	08	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Knight	Chair		
2	Peter Barrow			
3	Tracey Cook			
4	Ron Davis			
5	Franziska Herring			
6	Jane Whitney-Cooper			
7				
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10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Will Morris - Director

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by trustee body

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- Policies – we continued to make use of Trustee expertise for policy development. We have a rolling programme to ensure all our policies are up to date and fit for purpose
- Organisational Structure – we regularly review our structure and during the period have benefited from the new appointment of 2 excellent volunteers in the roles of senior manager and senior caseworker. They both have great experience and skills and make a significant contribution to the successful functioning of the House of Bread.
- Major risks are considered at the Trustees' meeting and we agree action to mitigate the risks. The biggest risk in 2020/21 was financial with a possible decrease in personal and business giving due to the pandemic, and increasing delivery costs particularly through rising energy prices. We have monitored this on a monthly basis and at the end of the year had only a small deficit which was comfortably covered from our reserves.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity's objectives shall be to relieve financial hardship, sickness and need for persons in Stafford and the surrounding area, in particular, but not exclusively by the provision of food and advice.

The main access points to HoB services are through regular meals and other ad-hoc events. We also run a food bank and clothes bank. The Trustees understand and accept the responsibility to ensure the charity operates for public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

We are grateful to all our volunteers who give up so much time and energy to support the friends who use our services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The HoB continues to successfully help support the homeless and vulnerable in Stafford and surrounding areas, making a real difference to people's lives. We not only provide practical support in terms of food and clothing but build trust with our friends and are able to journey with them in getting the support from the statutory agencies they need to give them opportunity to get back on their feet.

This year has seen a significant building of partnerships post COVID. This has included our local statutory providers and related charity partners.

This increase in relationships has allowed us to deliver more help at the point of crisis and develop casework support.

It is worth noting that while our support delivery has increased the number of friends who we support has also increased.

Another aspect of this year has been the increase in volunteers and staff and the need for training and upskilling to ensure we deliver the best we can.

The UK has in general seen the same challenges as us in the Midlands and the UK-wide networking is another aspect of our growth that has helped underpin the support we offer.

The building of resilience within the organisation has been a major focus providing greater assurance to the trustee body and building on the lived experience of our 13 years.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity reserves policy is to have sufficient funds in hand to wind down the activities of the charity should this be necessary. This means keeping sufficient funds to cover the minimum notice period of any contractual obligation.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our main sources of income were:

Donations – 78%
Grants – 9%
Fundraising activities – 10%
Gift Aid – 3%

Our main expenditure was:

Staff – 60%
Rent and occupation costs - 21%

House of Bread is a charity which relies on the amazing generosity and commitment of the community to meet our aims.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Christopher Knight

Position (eg Secretary, Chair, etc)

Chair

Date

26/06/2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name House of Bread	No (if any) 1155425
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2021	To	Period end date 31/08/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	74,213		-	74,213	73,128
Grants	8,650	90	-	8,740	23,743
Fundraising	9,185		-	9,185	3,513
Cash for Clothes	965		-	965	1,271
Bank interest	37		-	37	3
Gift aid receipts	2,516		-	2,516	3,310
			-	-	-
			-	-	-
Sub total (Gross income for AR)	95,567	90	-	95,657	104,968
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	95,567	90	-	95,657	104,968
A3 Payments					
Equipment Repairs and Maintenance	4,778		-	4,778	1,973
Food and Beverage - Activity Costs	2,918	90	-	3,008	3,334
Staff remuneration	51,266	8,863	-	60,129	61,359
Mobile and Telephone	456		-	456	450
Internet and IT expenses	189	698	-	887	816
Marketing and Publicity	169	350	-	519	168
Insurance	1,069		-	1,069	1,013
Equipment Hire and Fuel	5,209		-	5,209	4,555
Admin and Miscellaneous Expenses	2,996		-	2,996	3,060
Rent and Occupation Costs	20,512	1,134	-	21,646	21,260
			-		
Sub total	89,562	11,135	-	100,697	97,988
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	89,562	11,135	-	100,697	97,988
Net of receipts/(payments)	6,005	- 11,045	-	- 5,040	6,980
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	48,905	14,576	-	63,481	56,501
Cash funds this year end	54,910	3,531	-	58,441	63,481

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	54,910	3,531	-
		-	-	-
		-	-	-
	Total cash funds	54,910	3,531	-
(agree balances with receipts and payments account(s))		OK	OK	OK

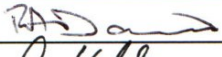
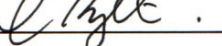
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Shelving	Unrestricted	-	-
	Kitchen Extractor	Unrestricted	-	-
	Van	Unrestricted	-	-
	Commercial Cooker	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R. A. DAVIS	21.2.23
	C KNIGHT	21/2/23



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2022

**Charity no
(if any)**

1155425

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

29 / 01 / 2023

Name:

Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

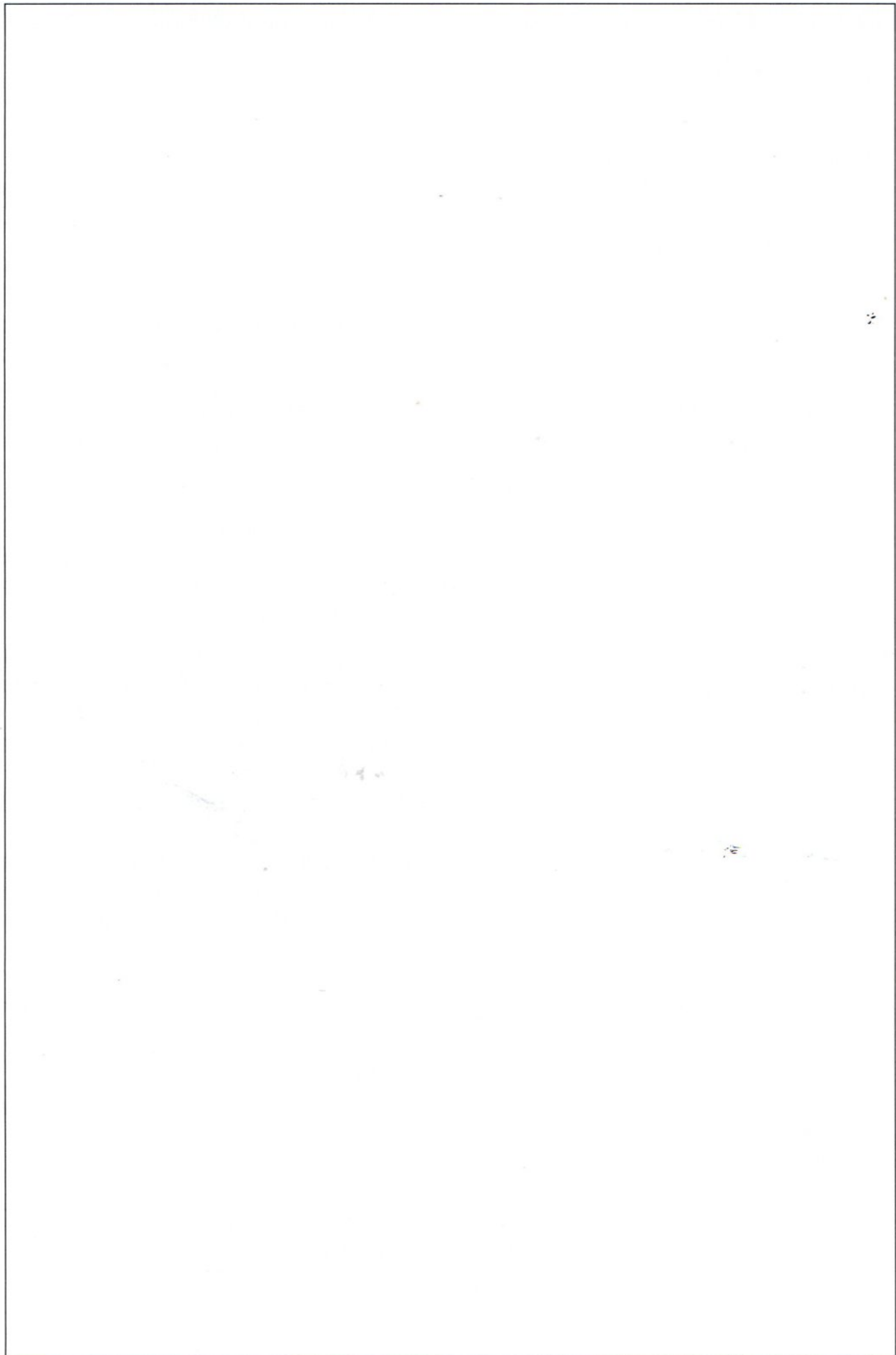
16 Dewsbury Crescent

Stafford

ST18 0YW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HOUSE OF BREAD

England & Wales - Charity number 1155425

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2020		31	08	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Knight	Chair		
2	Peter Barrow			
3	Tracey Cook			
4	Ron Davis			
5	Franziska Herring			
6	Jane Whitney-Cooper			
7				
8				
9				
10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by trustee body

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Policies - continued to make use of Trustee expertise for policy development. Trustee appointment and environmental policies were completed and added to the range of policies already in place. We developed a deeper use of monthly engagement data to help us monitor the effectiveness of different policies • Organisational structure - we ceased to employ a youth caseworker. We employed a caterer as an additional member of the leadership team. Our senior casework manager identified 4 volunteers who are being trained to carry out casework • Relationships - we were able to host some lateral flow testing and vaccination clinics. This enabled us to keep our staff and volunteers safe with regular testing and also allowed some "hard to reach" people to engage with these services • Major risks - COVID presented the major risk during this time. Trustees and leadership adopted flexible plans that allowed for our cafe to be open in limited way at times when government guidelines allowed and risk assessments showed it was safe to do so |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

<p>The charity's objectives shall be to relieve financial hardship, sickness and need for persons in Stafford and the surrounding area, in particular but not exclusively by the provision of food and advice.</p>

The main access points to HoB services are through regular meals and other ad-hoc events. We also run a food bank and clothes bank. The Trustees understand and accept the responsibility to ensure the charity operates for public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

We are grateful to all our volunteers who give up so much time and energy to support the friends who use our services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Distribution of food bags ranging from 40 up to 120 per week. As the pandemic eased, we saw a decrease in home deliveries as more folks became able to collect their bags from the café.

Conversations and friendship - we were able to offer these forms of support for 40 - 100 people per week.

Casework - our tracking data showed that each month we were able to support people to engage with agencies or to resolve an average of 30 individual issues each month. Issues include debt, housing, substance or alcohol abuse, access to benefits.

We were able to provide lunches for vulnerable children attending Summer School activities in August 2021.

Trustees began to formulate plans to adapt our building so that it could better serve casework alongside our drop-in sessions and structured group activities. Work will continue on this.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity reserves policy is to have sufficient funds in hand to wind down the activities of the charity should this be necessary. This means keeping sufficient funds to cover the minimum notice period of any contractual obligation.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our main sources of income were:

Donations – 70%
Restricted grants – 17%
Unrestricted grants – 6%
Fundraising activities – 3%
Gift Aid – 3%

Our main expenditure was:

Staff – 63%
Rent and occupation costs - 22%

House of Bread is a charity which relies on the community to meet our aims.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Christopher Knight

Position (eg Secretary, Chair, etc)

Chair

Date

22/06/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
House of Bread

No (if any)
1155425

Receipts and payments accounts

CC16a

For the period from	Period start date 01/09/2020	To	Period end date 31/08/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	73,128	-	-	73,128	84,059
Grants	5,950	17,793	-	23,743	44,194
Fundraising	3,513	-	-	3,513	6,167
Cash for Clothes	1,271	-	-	1,271	2,237
Bank interest	3	-	-	3	20
Gift aid receipts	3,310	-	-	3,310	2,626
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	87,175	17,793	-	104,968	139,302
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	87,175	17,793	-	104,968	139,302
A3 Payments					
Equipment Repairs and Maintenance	554	1,419	-	1,973	1,813
Food and Beverage - Activity Costs	3,334	-	-	3,334	4,172
Staff remuneration	47,201	14,158	-	61,359	58,872
Mobile and Telephone	450	-	-	450	541
Internet and IT expenses	816	-	-	816	775
Marketing and Publicity	168	-	-	168	759
Insurance	1,013	-	-	1,013	994
Equipment Hire and Fuel	4,352	203	-	4,555	5,050
Admin and Miscellaneous Expenses	1,571	1,489	-	3,060	5,926
Rent and Occupation Costs	20,882	378	-	21,260	25,578
Sub total	80,341	17,647	-	97,988	104,478
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	80,341	17,647	-	97,988	104,478
Net of receipts/(payments)	6,834	145	-	6,980	34,824
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	42,070	14,430	-	56,501	21,677
Cash funds this year end	48,905	14,576	-	63,481	56,501

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	48,905	14,576	-
		-	-	-
		-	-	-
	Total cash funds	48,905	14,576	-

(agree balances with receipts and payments account(s))

OK OK OK


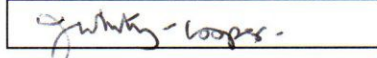
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Shelving	Unrestricted	-	-
	Kitchen Extractor	Unrestricted	-	-
	Van	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R A DAVIS	15/3/22
	Jane Whitney-Cooper.	15/3/22



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2021

**Charity no
(if any)**

1155425

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

09 / 02 / 2021

Name:

Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

16 Dewsbury Crescent

Stafford

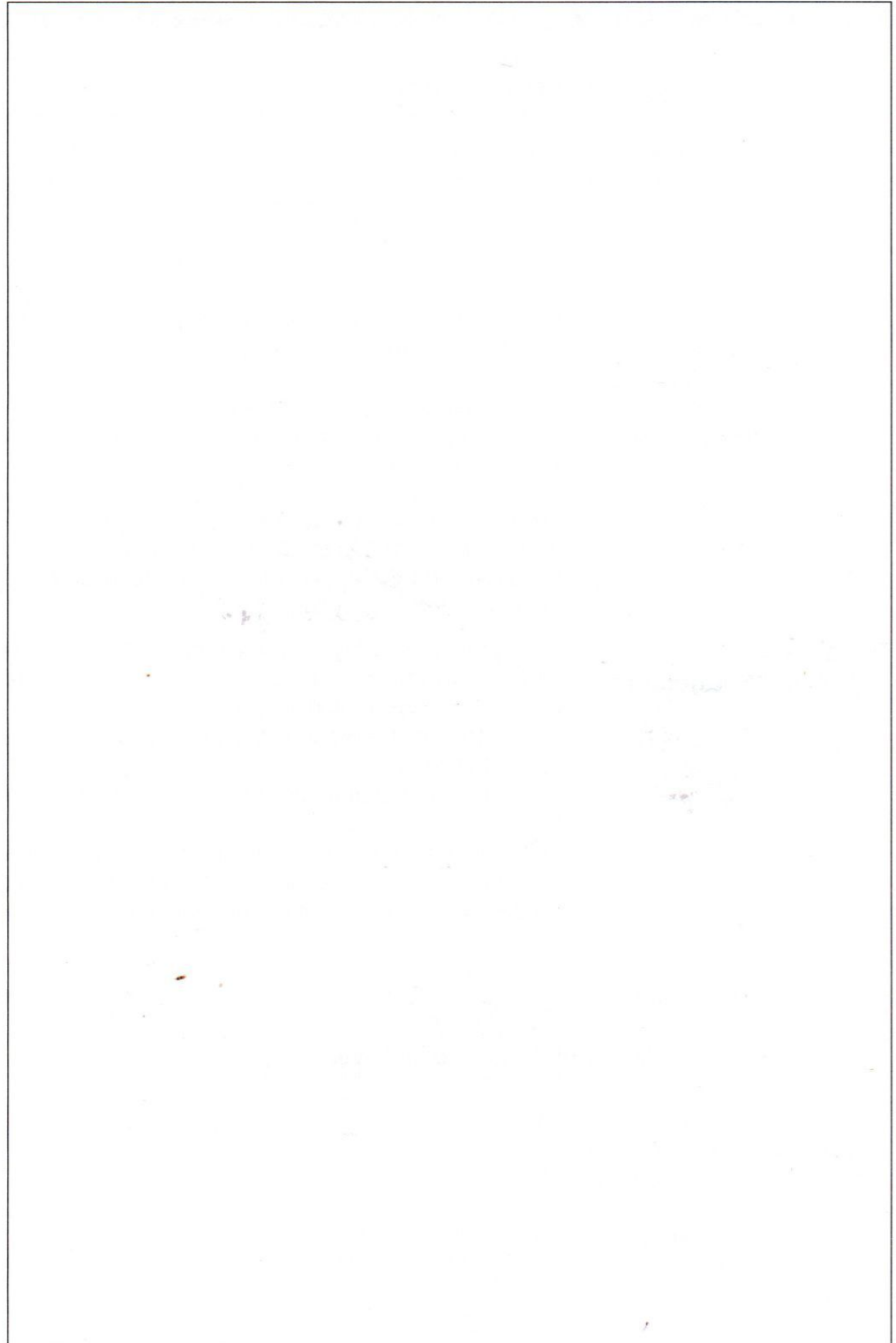
ST18 0YW

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2021

**Charity no
(if any)**

1155425

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

09 / 02 / 2021

Name:

Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

16 Dewsbury Crescent

Stafford

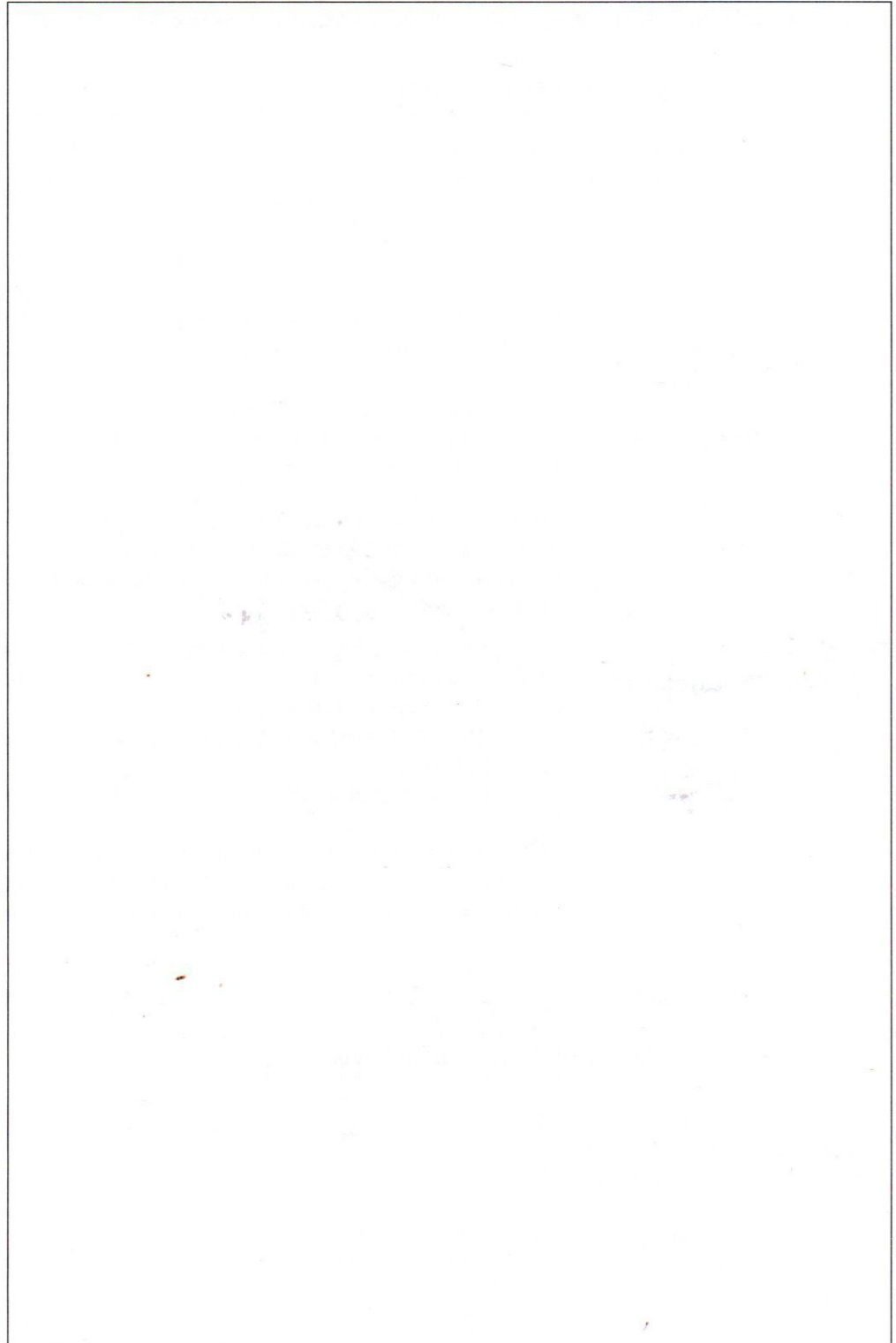
ST18 0YW

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HOUSE OF BREAD

England & Wales - Charity number 1155425

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2019		31	08	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Unit 124 Staffordshire Technology Park Stafford	
Postcode	ST18 0GB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Knight	Chair		
2	Ron Davis			
3	Franziska Herring			
4	Peter Barrow			
5	Tracey Cook			
6	Jane Whitney-Cooper			
7				
8				
9				
10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

	Name	Dates acted if not for whole year

--	--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by trustee body

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

<ul style="list-style-type: none"> • We reviewed all our policies, put them into a common format and posted the relevant ones on our website. We started work on formulating three new policies: social media, Trustee Appointment and Environmental • We liaised with a number of outside agencies to deliver weekly training to staff and volunteers, on subjects like Case Worker Training, Disability Awareness, Drug Awareness, Child Abuse Awareness • COVID caused us to temporarily change our mode of operation. This was particularly urgent, as early on in the pandemic a number of our homeless and vulnerable friends were diagnosed with COVID and had no means of self-isolating. We therefore had to close our drop-in cafe and gave out food, clothing and essential supplies at the door. During Lock-down we were able to deliver food to our needy friends seven days per week. Stafford Rugby Club came forward to help with the deliveries up to four times per day. After lock-down finished we asked friends to collect their food bags at our back door. We also set up a dedicated telephone support line for initially 62 of our most vulnerable friends, coordinated by our Senior Case Worker and staffed by volunteers who had received Case Worker Training. All interactions with needy friends are carefully monitored and recorded. Each of the most vulnerable friends has a confidential

file, where their call on our services, liaison with outside agencies and our efforts to support them are logged.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity's objectives shall be to relieve financial hardship, sickness and need for persons in Stafford and the surrounding area, in particular but not exclusively by the provision of food and advice.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We offer meals and informal friendly support. Since the COVID lockdown, we have established a telephone support service for our most vulnerable friends. We run a food bank and clothes bank and cook fresh food on the premises.

We liaise with Citizen's Advice Bureau, the police, Stafford Borough Council, Social Services, Housing Agencies and other relevant charities like Women's Aid.

We are able to add fresh food to our food bags and distribute surplus food to other local food banks as well as to charities, who will give them out to vulnerable people in their area of influence.

The trustees understand and accept the responsibility to ensure the charity operates for public benefit.

Additional details of objectives and activities (Optional information)

We are grateful to all our volunteers who give up so much time and energy to support the friends who use our services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

We have re-structured our staff team to make it less dependent on management by a single person. Apart from our Manager and Food Bank Coordinator/Social Media Coordinator we employed a Senior Case Worker and a Youth Case Worker.

Before COVID lock-down we ran several activities to help our friends develop the self-esteem and skills they need to be an active and positive part of the community. These included:

- An art and craft project
- A small gardening group in our courtyard
- 1:1 English literacy lessons offered by a retired teacher volunteer
- A children's centre stocked with toys, games, children's books and children's clothes with opportunities for parents to chat to a case worker
- A weekly drop-in session with the Citizens Advice Bureau

We also secured funding for a wood-working project, but due to the lock-down it could not start.

Since the lock-down, only the CAB-sessions could continue on the phone. All other projects are ready to re-start once the restrictions are lifted.

Formulating our Environmental Policy highlighted the large amount of plastic we use: large plastic bags for the food bank, small ones for donated cakes and sandwiches, as well as aluminium trays for hot meals. We are now actively searching for environmentally friendly and affordable alternatives.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity reserves policy is to have sufficient funds in hand to wind down the activities of the charity should this be necessary. This means keeping sufficient funds to cover the minimum notice period of any contractual obligation.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income this year was: 47% from individual donations (including standing orders and "Localgiving"); 13% from local churches, organisations and business giving; 6% from direct fundraising events and activities; 2% from Gift Aid refund; 8% from unrestricted grants; and 24% from restricted grants (for specific purposes).

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Christopher Knight

Position (eg Secretary, Chair, etc)

Chair of Trustees

Date

28/06/21



Receipts and payments accounts

For the period from	Period start date 01/09/2019	To	Period end date 31/08/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	84,059	-	-	84,059	67,839
Grants	11,500	32,694	-	44,194	28,070
Fundraising	6,167	-	-	6,167	7,105
Cash for Clothes	2,237	-	-	2,237	523
Bank interest	20	-	-	20	27
Gift aid receipts	2,626	-	-	2,626	2,832
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	106,608	32,694	-	139,302	106,395
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	106,608	32,694	-	139,302	106,395
A3 Payments					
Equipment Repairs and Maintenance	990	823	-	1,813	3,130
Food and Beverage - Activity Costs	4,172	-	-	4,172	5,634
Staff remuneration	41,908	16,963	-	58,872	48,805
Mobile and Telephone	541	-	-	541	455
Internet and IT expenses	775	-	-	775	431
Marketing and Publicity	759	-	-	759	634
Insurance	994	-	-	994	1,051
Equipment Hire and Fuel	5,015	35	-	5,050	9,125
Admin and Miscellaneous Expenses	4,614	1,312	-	5,926	5,580
Rent and Occupation Costs	20,148	5,430	-	25,578	20,513
	-	-	-	-	-
Sub total	79,915	24,564	-	104,478	95,358
A4 Asset and investment purchases, (see table)					
	-	-	-	-	9,624
Sub total	-	-	-	-	9,624
Total payments	79,915	24,564	-	104,478	104,982
Net of receipts/(payments)	26,693	8,130	-	34,824	1,413
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	15,377	6,300	-	21,677	20,264
Cash funds this year end	42,070	14,430	-	56,501	21,677

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	42,070	14,430	-
		-	-	-
		-	-	-
	Total cash funds	42,070	14,430	-

(agree balances with receipts and payments account(s))



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Shelving	Unrestricted	-	-
	Kitchen Extractor	Unrestricted	-	-
	Van	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R.A. DAVIS	17.12.20
	JANE WHITNEY - COOPER	20.12.20



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2020	Charity no (if any)	1155425
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Set out on pages

1 - 2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2020.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 24 / 11 / 2020

Name: Mr Christopher Dryer

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

16 Dewsbury Crescent
Stafford
ST18 0YW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Receipts and payments accounts

For the period from	Period start date 01/09/2019	To	Period end date 31/08/2020
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(agree balances with receipts and payments account(s))



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		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

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	Van	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
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	JANE WHITNEY - COOPER	20.12.20



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
House of Bread

**On accounts for the year
ended**

31/08/2020	Charity no (if any)	1155425
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